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United States Bankruptcy Co Northern District of Illinois											Volu	ıntary	Petition
Name of De Roberso			er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	) (Last, First	, Middle):		
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Or (inclu	ther Names de married,	used by the J maiden, and	oint Debtor trade names	in the last 8 y	years			
Last four dig (if more than one,	, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (	(ITIN)/Com	plete EIN	Last f	our digits o	f Soc. Sec. or	Individual-	Гахрауег I.D	O. (ITIN) No	o./Complete EIN
Street Address 2223 N. 7	ss of Debto	•	Street, City, a	and State)	:	ZIP Code		Address of	Joint Debtor	(No. and Str	reet, City, an	d State):	ZIP Code
Country of D	:4	- £ d Dain	-:1 Dl	C D		60707		v of Dooida	ence or of the	Dain aim al Di	and of Dusing		
County of Re	esidence or	of the Princ	cipal Place o	f Busines:	S:		Count	y of Reside	ence or of the	Principal Pla	ace of Busine	ess:	
Mailing Add	ress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mailii	ng Address	of Joint Debt	or (if differe	nt from stree	et address):	
					_	ZIP Code	e						ZIP Code
Location of I (if different f													
	• •	f Debtor				of Business	s				otcy Code U		h
See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Cl			Sing in 1 Rail Stoo	ckbroker nmodity Bro aring Bank	eal Estate a 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 Pet a Foreign M hapter 15 Pet a Foreign N	tition for Re Iain Procee tition for Re	ding ecognition	
Country of de Each country by, regarding,	ebtor's center	oreign procee	eding	unde		the United S	le) ization States	defined "incurr	are primarily co l in 11 U.S.C. § ed by an indivi- onal, family, or	onsumer debts, 101(8) as dual primarily	for		are primarily ess debts.
_			heck one box	x)		1	one box:		•	ter 11 Debt			
debtor is u Form 3A.  Filing Fee	to be paid in ned application anable to pay waiver reque	n installments on for the cou fee except in ested (applica	art's considerat installments.	ion certifyi Rule 1006 7 individu	ng that the (b). See Office als only). Mu	Check Check Check BB.	Debtor is not if: Debtor's agg are less than all applicabl A plan is bei Acceptances	a small busing regate nonco \$2,490,925 (each boxes: no filed with of the plan was a small busing a small busing regate nonco	amount subject	defined in 11 United debts (exc to adjustment	J.S.C. § 101(5) cluding debts of on 4/01/16 and	1D).  Dowed to insid  and every three	ers or affiliates) e years thereafter). editors,
Debtor es	stimates tha	nt funds will nt, after any	l be available	erty is ex	cluded and	administra		es paid,		THIS	SPACE IS FO	OR COURT I	JSE ONLY
Estimated Nu	umber of C 50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
Estimated Lis	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Roberson, Steve (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ S. M. de Rath, Esq. March 14, 2015 Signature of Attorney for Debtor(s) (Date) S. M. de Rath, Esq. 6206809 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

### B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Steve Roberson

Signature of Debtor Steve Roberson

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 14, 2015

Date

### Signature of Attorney\*

#### X /s/ S. M. de Rath, Esq.

Signature of Attorney for Debtor(s)

#### S. M. de Rath, Esq. 6206809

Printed Name of Attorney for Debtor(s)

#### Attorney S.M.de Rath, Esq.

Firm Name

233 S. Wacker Dr, 84th FL Chicago, IL 60606

Address

#### 312-283-8606

Telephone Number

#### March 14, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Roberson, Steve

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	Steve Roberson		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of reafinancial responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or dizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or embat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Steve Roberson Steve Roberson
Date: March 14, 2015	

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Steve Roberson		Case No.	
_		Debtor		
			Chapter	7
			•	

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	300,000.00		
B - Personal Property	Yes	4	37,015.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		416,155.30	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		18,709.51	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		24,142.34	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,146.39
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,872.00
Total Number of Sheets of ALL Schedu	ıles	25			
	T	otal Assets	337,015.00		
		•	Total Liabilities	459,007.15	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Steve Roberson		Case No.		
-		Debtor	,		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	18,709.51
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	18,709.51

#### State the following:

Average Income (from Schedule I, Line 12)	5,146.39
Average Expenses (from Schedule J, Line 22)	6,872.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	6,417.86

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		103,155.30
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	18,709.51	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		24,142.34
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		127,297.64

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B6A (Official Form 6A) (12/07)

Ţ.			
In re	Steve Roberson	Case No.	
-		Debtor	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

05 N 9th Ave, Maywood II 60153 - home co-signed		-	300,000.00	389,006.30	
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	

with mothr Loise Roberson - home went into forclosure and sale 2/2015

Sub-Total > **300,000.00** (Total of this page)

Total > **300,000.00** 

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B6B (Official Form 6B) (12/07)

In re	Steve Roberson	Case No.	_
_		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Debtor's cash on hand in cookie jar, for emergencies, etc, located at debtor's residence, current estimated FMV not over \$100 at a time.	-	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	Debtor's checking account: Direct Deposit of pay from work, after rent, utilities, expenses paid, not over \$500 end of month statement current estimated average balance:	-	500.00
	unions, brokerage houses, or cooperatives.	Savings Account	-	100.00
3.	Security deposits with public	security deposit with landlord:	-	Unknown
	utilities, telephone companies, landlords, and others.	Security Deposit: Security Deposit Held By Landlord	н	3,000.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Debtor's electronics: misc. electronics i.e. including but not limited to t.v., radio, cd, ipod, speakers, smartphones, gameboy, computer, printer etc. located at debtor's residence, total estimated market value approximately under \$1000.00	-	1,000.00
		Furniture: 2 bedroom set 2 sofas 1 dining set Location: 2223 n 74th ave Elmwood pk, IL 60707	J	1,500.00
		Appliances: 1microwave 1 refrigerator stove freezer Location: 2223 n 74th ave Elmwood pk, IL 60707	r J	1,600.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Debtor's knicknacks, odds and ends, including but not limited to: pictures, books, collectables, CDs, software, etc. located at debtor's residence, total estimated market value approximately under \$500,	-	500.00
6.	Wearing apparel.	Clothes: clothes Location: 2223 n 74th ave Elmwood pk, IL 60707	J	1,500.00
7.	Furs and jewelry.	Jewelry: Location: 2223 n 74th ave Elmwood pk, IL 60707	J	2,500.00

Sub-Total > 12,300.00 (Total of this page)

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Steve Roberson	Case No.
_		<del></del>

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(Continuation Sneet)		
	Type of Property	) ) !	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8.	Firearms and sports, photographic, and other hobby equipment.	but not limite rackets, etc.	hobby & sports equipment, including ed to toys, cameras, bikes, balls, located at debtor's residence, total IV approximately under \$250.	-	250.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Insurance: lif Location: sta		Н	10,000.00
10.	Annuities. Itemize and name each issuer.	(			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	(			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	ζ.			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	ζ			
14.	Interests in partnerships or joint ventures. Itemize.	(			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X.			
16.	Accounts receivable.	(			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	(			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X.			

Sub-Total > 10,250.00 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Steve Roberson	Casa No
III IC	Steve Roberson	Case No.

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	C	Auto: mercedes benz 2004 c320 over 80,000 - Overland Bond .ocation: 505 n 9th ave	Н	6,000.00
		F	Auto: chrysler 2008 300c over 86,000 - Honor Finance Location: 2223 n 74th ave Elmwood pk, IL 60707	Н	7,000.00
		N L	Motorcycle: 1995 ninja .ocation: 2223 n 74th ave Elmwood pk, IL 60707	н	1,265.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			

Sub-Total > 14,265.00 (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Steve Roberson	Case No
_		,

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28.	Office equipment, furnishings, and supplies.		Debtor's misc computer, location at debtor's reside, estimated FMV approximately 200	-	200.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		Pet: - priceless	-	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 200.00 | | (Total of this page) | | Total > 37,015.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Steve Roberson	<u>.</u>	Case No.

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)  Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years theready with respect to cases commenced on or after the date of adjustment.)					
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Cash on Hand Debtor's cash on hand in cookie jar, for emergencies, etc, located at debtor's residence, current estimated FMV not over \$100 at a time.	735 ILCS 5/12-1001(b)	100.00	100.00		
Checking, Savings, or Other Financial Accounts, Condition of Debtor's checking account: Direct Deposit of pay from work, after rent, utilities, expenses paid, not over \$500 end of month statement current estimated average balance:	ertificates of Deposit 735 ILCS 5/12-1001(b)	500.00	500.00		
Savings Account	735 ILCS 5/12-1001(b)	100.00	100.00		
Household Goods and Furnishings Debtor's electronics: misc. electronics i.e. including but not limited to t.v., radio, cd, ipod, speakers, smartphones, gameboy, computer, printer etc. located at debtor's residence, total estimated market value approximately under \$1000.00	735 ILCS 5/12-1001(b)	1,000.00	1,000.00		
Furniture: 2 bedroom set 2 sofas 1 dining set Location: 2223 n 74th ave Elmwood pk, IL 60707	735 ILCS 5/12-1001(b)	500.00	1,500.00		
Appliances: 1microwave 1 refrigerator stove freezer Location: 2223 n 74th ave Elmwood pk, IL 60707	735 ILCS 5/12-1001(b)	500.00	1,600.00		
Books, Pictures and Other Art Objects; Collectibles Debtor's knicknacks, odds and ends, including but not limited to: pictures, books, collectables, CDs, software, etc. located at debtor's residence, total estimated market value approximately under \$500,	735 ILCS 5/12-1001(a)	500.00	500.00		
Wearing Apparel Clothes: clothes Location: 2223 n 74th ave Elmwood pk, IL 60707	735 ILCS 5/12-1001(a)	1,500.00	1,500.00		
Furs and Jewelry Jewelry: Location: 2223 n 74th ave Elmwood pk, IL 60707	735 ILCS 5/12-1001(b)	1,000.00	2,500.00		

\_\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/13) -- Cont.

In re	Steve Roberson	Case No.
_		Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	(Continuation Sheet)		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Firearms and Sports, Photographic and Other Ho Debtor misc hobby & sports equipment, including but not limited to toys, cameras, bikes, balls, rackets, etc. located at debtor's residence, total estimated FMV approximately under \$250.	obby Equipment 735 ILCS 5/12-1001(b)	250.00	250.00
Interests in Insurance Policies Insurance: life	215 ILCS 5/238	10,000.00	10,000.00

Total: 15,950.00 19,550.00 Case 15-09155 Doc 1 Filed 03/15/15 Entered 03/15/15 23:11:33 Desc Main Document Page 15 of 54

B6D (Official Form 6D) (12/07)

In re	Steve Roberson	Case No.
		Debtor

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	W H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L G D L	S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 09 CH 035135			Mortgage	T	D A T E D			
Codilis & Associates 15W030 North Frontage Rd, Suite 100 Willowbrook, IL 60527	x	J	505 N 9th Ave, Maywood II 60153 - home co-signed with mothr Loise Roberson - home went into forclosure and sale 2/2015		D			
			Value \$ 300,000.00				389,006.30	89,006.30
Account No. 3203616201			Opened 8/01/14 Last Active 2/20/15					
Honor Finance 1731 Central St Evanston, IL 60201		-	Automobile  Auto: chrysler 2008 300c over 86,000 - Honor Finance Location: 2223 n 74th ave Elmwood pk, IL 60707					
			Value \$ 7,000.00	1			16,528.00	9,528.00
Account No. 200087455 - 15 M1 100793			Opened 2/03/12 Last Active 8/04/14					
Overland Bond 4701 W. Fullerton Ave. Chicago, IL 60639		-	Automobile  Auto: mercedes benz 2004 c320 over 80,000 - Overland Bond Location: 505 n 9th ave					
			Value \$ 6,000.00				10,621.00	4,621.00
Account No.			Value \$					
continuation sheets attached		1	(Total of t	Subt			416,155.30	103,155.30
			(Report on Summary of So		`ota lule	- I	416,155.30	103,155.30

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B6E (Official Form 6E) (4/13)

In re	Steve Roberson		Case No.
-		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate oeled

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Steve Roberson	Case No
-		Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. 02 M1-133313 4/11/14 unentitled unemployment benefits -**Attorney General UNEM Div** repayment 0.00 **Bureau of Unemployment** 33 S. State Street- Suite 992 Chicago, IL 60603 8,709.51 8,709.51 04/15/2005 Account No. **Income Tax IRS** 0.00 24th ave kansas city mo, MO 64999 Н 10,000.00 10,000.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims (Total of this page) 18,709.51 18,709.51 Total 0.00 (Report on Summary of Schedules) 18,709.51 18,709.51

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B6F (Official Form 6F) (12/07)

In re	Steve Roberson		Case No.	
-		Debtor	-,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box it debtor has no electrons nothing unsecure			•					
CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	С	UN	Ē	)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N L L N G	GD-	S P U T F		AMOUNT OF CLAIM
Account No. C113713691			Opened 12/01/08 Last Active 12/30/10	7 7	D A T		Ī	
Aaron Sales & Lease Ow 1015 Cobb Place Blvd. Kennesaw, GA 30144		_	Lease		ED			0.00
Account No. 6604131289	Г		Opened 9/08/07 Last Active 10/23/07	$\Box$	П	T	T	
America's Fi 1415 W 22nd St. Oak Brook, IL 60523		-	Unsecured					Unknown
Account No. <b>6604130888</b>			Opened 8/13/07 Last Active 9/08/07 Unsecured			T		
America's Fi 1415 W 22nd St. Oak Brook, IL 60523		-						
								0.00
Account No. 5021096300  Arnold Scott Harris PC 111 West Jackson Blvd Suite 600 Chicago, IL 60604-4134		_	6/9/12 red light violation					244.00
	_	<u> </u>	<u>l</u>	Subt	ota	L d	+	
<b>8</b> continuation sheets attached			(Total of t				)	244.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Steve Roberson	Case No
_		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM		Q U	Ϊ́	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	NGENT	I D A T	ΙF	
Account No. 33827889			04 Illinois Tollway Authority	<del> </del>	T E D		
Arnoldharris							
111 West Jackson B Chicago, IL 60604		-					
Cilicago, IL 00004							
							354.00
Account No. 35173353			04 Illinois Tollway Authority				
Arnoldharris							
111 West Jackson B Chicago, IL 60604		-					
omeago, in 60004							
							212.00
Account No. 16148			Opened 1/03/05 Last Active 3/03/07 Automobile				
Barnes Auto			Additions				
2125 N Cicero Chicago, IL 60639		-					
Cilicago, in 60039							
							0.00
Account No. <b>7566008</b>			collection for Cardionet, inc				
BYL Collection Services							
P.O.Box 569 Malvern, PA 19355-0569		-					
Maivern, FA 19555-0509							
							40.00
Account No. 71137178			collection for MEDNET				
Cisco, Inc							
1702 Townhurst Dr		-					
Houston, TX 77043							
							1,200.00
Sheet no1 of _8 sheets attached to Schedule of				Subt			1,806.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis į	pag	e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Steve Roberson	Case No
_		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QUL	SPUTED	AMOUNT OF CLAIM
Account No. 5021096300 3349179, f85478			2002-2012	Ť	T		
City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292		-	tickets and N80374		D		2,627.00
Account No.			utilities				
Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181		-					2,000.00
Account No. 41738300417383			Opened 2/06/10 Last Active 7/02/10				
Continental Furn Attn:Collections 2743 W 36th Place Chicago, IL 60632		-	Installment Sales Contract				821.00
Account No. 104525393			Opened 7/01/14				
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		-	Collection Attorney Sprint				875.00
Account No.	1		for notice information purposes only				
Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241		-					0.00
Sheet no. 2 of 8 sheets attached to Schedule of				Subt	ota	1	2 222 53
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	6,323.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Steve Roberson	Case No
_		Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTI	UZLLQ	DISPUT	
AND ACCOUNT NUMBER (See instructions above.)  Account No.	T O R	C J	IS SUBJECT TO SETOFF, SO STATE.	NGENT	D A T	I -	AMOUNT OF CLAIM
Account No.	l		nor notice information purposes only		Ē D		
Experian Bankruptcy Dept P.O.Box 2002 Allen, TX 75013		-					0.00
Account No. <b>204418800021</b>	┝	-	10/8-10/10/14	$\vdash$	$\vdash$	$\vdash$	0.00
Gottlieb Memorial Hospital P.O.Box 74867 Chicago, IL 60694-4867		-	medical				
							491.01
Account No.				T			
II Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762		-					
							0.00
Account No.			toll violations				
Illinois Tollway 2700 Ogden Ave Downers Grove, IL 60515		-					
							1,500.00
Account No. 172929	T		Opened 1/01/14 Collection Attorney Pearlman D.D.S. Irwin -	T			
Keynote Consulting 220 West Campus Drive Suite 102		-	1st				
Arlington Heights, IL 60004							109.00
Sheet no. <b>3</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total of t	Subt			2,100.01

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B6F (Official Form 6F) (12/07) - Cont.

In re	Steve Roberson	Case No
_		Debtor

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G	>0_C0_C0		AMOUNT OF CLAIM
Account No. 172929	Γ		collection for Irwin Pearlman D, D, S	T	DATED		
Keynote Consulting Inc Accounts Receivable Management 220 W. campus Drive, Suite 102 Arlington Heights, IL 60004		-			ט		109.47
Account No. <b>2008-CH-00280</b>	t			H			
Law Offices of Firsel Schain Brown 222 N. LaSalle #1910 for Bee Bindery Inc Chicago, IL 60601		-					0.00
Account No. 2002 CH 21026	T		foreclosure	H			
Law Offices of Ira Nevel 175 N. Franklin #201 First Union National Bank Chicago, IL 60606		-					0.00
Account No. 2004 M1 130738	l		contract judgment	H			
Law Offices of Keith Shindler 1990 E algonquin #180 Schaumburg, IL 60173		-					1,593.86
Account No.	$\vdash$	$\vdash$	Collection for City of Chicago for parking	$\forall$			<u> </u>
Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152	-	-	violations				300.00
Sheet no. 4 of 8 sheets attached to Schedule of	_	<u> </u>	<u> </u>	Subt	otal	l	0.000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis j	pag	e)	2,003.33

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B6F (Official Form 6F) (12/07) - Cont.

In re	Steve Roberson	Case No
_		Debtor

CREDITOR'S NAME, MAILING ADDRESS	COD	Hu	sband, Wife, Joint, or Community	CONTI	U N L	D I S P U T I	3	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	-   NG E N T	QUIDAT	- 1 ⊢	= 1	AMOUNT OF CLAIM
Account No.			Medical	٦	T E D		ſ	
loyola hospital 2160 s 1st ave maywood, IL 60153		н						1,500.00
Account No. 1306077	T		10/14/14	$\dagger$	T	T	†	
Loyola University Medical Center P.O.Box 3021 Milwaukee, WI 53201-3021		-	medical					
								40.00
Account No. 214044500019  Loyola University Medical Center P.O.Box 3021 Milwaukee, WI 53201-3021		-	10/14/14 medical - Jadon Roberson					
					L	$\perp$	$\perp$	119.82
Account No. 204418800023  Loyola University Medical Center P.O.Box 3021 Milwaukee, WI 53201-3021		-	10/8/14 medical					58.16
Account No. MCSITHORPT0099190			01 Village Of Thornton			T	1	
Mcsi Inc Po Box 327 Palos Heights, IL 60463		-						100.00
Sheet no5 _ of _8 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub			Ţ	1,817.98
Cieunois fiolonig Unsecuted Nonpholity Claims			( I otal of	uns	Das	೭೮)	, 1	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Steve Roberson	Case No
_		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Č	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 106818			Opened 4/26/14 Last Active 2/03/15	Т	T		
Metropitn Au 2212 W 147th St Dixmoor, IL 60426		-	Automobile		D		6,597.00
Account No.			Utilities				
Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310		-					200.00
Account No. <b>F70503622</b>	L		collection for GE Money Bank				
Northland Group Inc P.O. Box 390846 Minneapolis, MN 55439		-	Collection for GE Money Ballix				1,428.84
Account No.	Г		utilities				
Peoples Gas Chicago, IL 60687-0001		-					300.00
Account No. KZ081390	T	t	Opened 3/01/11				
Pinnacle Credit Service Attn: Bankruptcy Po Box 640 Hopkins, MN 55343		-	Factoring Company Account Verizon Wireless				437.00
Sheet no. 6 of 8 sheets attached to Schedule of			2	Subt	ota	1	0.060.04
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	8,962.84

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B6F (Official Form 6F) (12/07) - Cont.

In re	Steve Roberson	Case No.	
		Debtor	

GD DD ITTO DE STATE D	С	Нυ	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N	ľ	I U	AMOUNT OF CLAIM
Account No. 5839			membership	Ī	T		
Planet Fitness 1961 N. Mannheim Rd Melrose Park, IL 60160		-			D		100.00
Account No. <b>24298006</b>	_		medical	+	<u> </u>		100.00
S.J. Hasanain M.D. P.C. 675 North Ave, Ste 309 Melrose Park, IL 60160-1623		-					
				$\perp$			77.81
Account No. 143774278  Sprint 6360 Sprint Pkwy Overland Park, KS 66251		-	utilities				293.91
Account No.	t		uemployment benefits	+		$\vdash$	
State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385		-					0.00
Account No.	T		for notice information purposes only	+	$\frac{1}{1}$		
TransUnion Bankruptcy Department P.O.Box 1000 Chester, PA 19022		_					0.00
Sheet no. <b>7</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			I (Total c	Sub f this			471.72

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B6F (Official Form 6F) (12/07) - Cont.

In re	Steve Roberson	Case No
_		Debtor

					_	_	
CREDITOR'S NAME,	CO		sband, Wife, Joint, or Community	CONTI	U N	D I S P	
MAILING ADDRESS INCLUDING ZIP CODE,	D	H W	DATE CLAIM WAS INCURRED AND	I N	ľ	I S	
AND ACCOUNT NUMBER	E B T O	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		Įΰ	U T E	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setory, so state.	N G E N T	Ϊ́ρ	þ	
Account No. 071137178			11/6/14	ϯΫ	D A T E		
	1		medical	L	Ď		
University of Illinois Medical Cent							
Patient Accounts		-					
POBOx 12199							
Chicago, IL 60612-0199							247.40
				L			247.10
Account No. C0711371780432			collection medical				
University of Illinois Medical Cent							
Patient Accounts POBOx 12199		-					
Chicago, IL 60612-0199							
omcago, 12 00012 0133							166.36
				╄	_	L	100.50
Account No.	1						
Account No.				+	╁	╁	
Account No.	1						
Account No.	t	T		+	t	t	
	1						
				$\perp$			
Sheet no. <b>8</b> of <b>8</b> sheets attached to Schedule of				Sub	tota	al	440.40
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	413.46
				7	Γota	al	
			(Report on Summary of So				24,142.34
			( · F · · · · · · · · · · · · · · · · ·			- /	

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B6G (Official Form 6G) (12/07)

In re	Steve Roberson	Case No
_		Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Landlord residential lease

mary kay 504 n james elgin, IL 60123 Lesee on signed 05/1/2012 expires 05/1/2015

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B6H (Official Form 6H) (12/07)

_		
In re	Steve Roberson	Case No
_		
		Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Deutsche Bank 15W030 North Frontage Rd Suite 100 Willowbrook, IL 60527

Loise M. Roberson 505 N. 9th Ave Maywood, IL 60153 Codilis & Associates 15W030 North Frontage Rd, Suite 100 Willowbrook, IL 60527

Codilis & Associates 15W030 North Frontage Rd, Suite 100 Willowbrook, IL 60527

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					_		
Fill	in this information to	identify your ca	ase:				
Del	btor 1	Steve Rober	son				
_	btor 2 buse, if filing)						
Uni	ited States Bankrupt	cy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS			
(If ki	se number			-			d filing nt showing post-petition chapter as of the following date:
	fficial Form				Ī	MM / DD/ Y	YYY
S	chedule I: \	our Ince	ome				12/1
atta Pa	rt 1: Describe	t to this form.		ith you, do not include informat ional pages, write your name an			
1.	Fill in your emplo information.	yment		Debtor 1		Debtor 2	or non-filing spouse
	If you have more to		Employment status	■ Employed		■ Emplo	yed
	attach a separate information about			☐ Not employed		☐ Not employed	
	employers.		Occupation	driver lead		teacher	
	Include part-time, self-employed wor	· ·	Employer's name	preferred meals		Bellwoo	od School District
	Occupation may in or homemaker, if it		Employer's address	5240 w st charles rd berkeley, IL 60163			
			How long employed t	here? 21 Years, 0 Month	ns		
Pa	rt 2: Give Det	ails About Mor	nthly Income				
	imate monthly inco use unless you are s		ate you file this form. If	you have nothing to report for any	line, write	e \$0 in the	space. Include your non-filing
	ou or your non-filing s e space, attach a se			ombine the information for all emp	loyers for	that person	n on the lines below. If you need
					For De	btor 1	For Debtor 2 or non-filing spouse
2.			ry, and commissions (b		. 4	,017.87	\$ 2,400.00

Official Form B 6I Schedule I: Your Income page 1

1,0<u>42.15</u>

5,060.02

0.00

2,400.00

3.

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

3.

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Debte	or 1	Steve Roberson	•	Case	number (if known)			
				For	Debtor 1		ebtor 2 or iling spouse	
	Cop	by line 4 here	4.	\$	5,060.02	\$	2,400.00	
5.	List	all payroll deductions:						
	5a. 5b. 5c. 5d. 5e. 5f.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations	5a. 5b. 5c. 5d. 5e. 5f.	\$ \$ \$ \$ \$ \$ \$	912.58 0.00 0.00 0.00 475.24 920.83	\$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00	
	5g.	Union dues	5g.	\$	0.00	\$	0.00	
	5h.	Other deductions. Specify: garnishment fee	_ 5h.+	_		+ \$	0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	2,313.63	\$	0.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,746.39	\$	2,400.00	
8.	8b. 8c.	All other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support nayments that you, a non-filing spaces or a dependent	8a. 8b.	\$ \$	0.00 0.00	\$ 	0.00	
	8d. 8e.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security	8c. 8d. 8e.	\$_ \$_ \$	0.00 0.00 0.00	\$ 	0.00 0.00 0.00	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income		\$_ \$_	0.00	\$	0.00	
	8h.	Other monthly income. Specify:	8h.+	-\$ -		+ \$——	0.00	
9.		d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	0.00	
10.		culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,746.39 + \$_	2,40	0.00	5,146.39
11.	othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	depen		•		hedule J. 11. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Certaillies					· - ·	5,146.39
13.	Do :	you expect an increase or decrease within the year after you file this form' No.	?				Combine monthly	

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Fill i	n this inform	ation to identify yo	our case:						
Debt	or 1	Steve Rober	son			Ch	eck if this is:		
					_		An amended filing	9	
Debt								owing post-petition chapter	
(Spo	use, if filing)						rs expenses as o	of the following date:	
Unite	ed States Bank	kruptcy Court for the	NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY		
	Case number						or Debtor 2 because Debto	ŕ	
(If kn	nown)						2 maintains a sep	parate household	
Of	ficial Fo	orm B 6J							
		J: Your	_ Exper	ises				12/1:	3
				. If two married people ar	e filing together, bo	oth are ed	ually responsible		-
info	rmation. If r		eded, atta	ch another sheet to this					
	<u> </u>	•	•						
Part 1.	Is this a jo	cribe Your House int case?	noia						-
	■ No. Go								
		es Debtor 2 live i	n a separ	ate household?					
	_ : 00: 20								
			st file a ser	parate Schedule J.					
2.	Do you ha	ve dependents?							
۷.	•	•	□ No						
	Do not list I Debtor 2.	Debtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?	
	Do not state	e the						□ No	
	dependents	s' names.			son		12	■ Yes	
							4-	□ No	
					daughter		17	Yes	
							40	□ No	
					son		19	■ Yes	
					daughtor		25	□ No	
3.	Do your ex	openses include			daughter			■ Yes	
J.	•	of people other t	han 📮	No					
	yourself ar	nd your depende	nts? ⊔	Yes					
Part	2: Estir	mate Your Ongoi	na Month	v Expenses					
Esti	mate your e	expenses as of yo	our bankr	uptcy filing date unless y					
•			oankrupto	y is filed. If this is a supp	olemental Schedule	<i>J</i> , check	the box at the top	of the form and fill in the	
арр	licable date	•							
				government assistance i cluded it on <i>Schedule I:</i> \					
	icial Form 6		u nave inc	riuded it on <i>Schedule I:</i> 1	rour income		Your ex	penses	
		<i>.</i>							
4.		or home owners and any rent for the		ses for your residence. I or lot.	nclude first mortgage		\$	1,350.00	
	If not inclu	ided in line 4:							
	4a. Real	estate taxes				4a.	\$	0.00	
		erty, homeowner's	s, or renter	's insurance		4b.		200.00	
		e maintenance, re				4c.	\$	200.00	
_		eowner's associat				4d.	·	0.00	
5.	Additional	mortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00	

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Debtor 1 Steve Roberson	Case number (if known)	
6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	230.00
6b. Water, sewer, garbage collection	6b. \$	100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	200.00
6d. Other. Specify:	6d. \$	0.00
Food and housekeeping supplies	7. \$	600.00
Childcare and children's education costs	8. \$	250.00
Clothing, laundry, and dry cleaning	9. \$	250.00
). Personal care products and services	10. \$	100.00
Medical and dental expenses	11. \$	
2. <b>Transportation.</b> Include gas, maintenance, bus or train fare.	Π. φ	0.00
Do not include car payments.	12. \$	300.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	75.00
Charitable contributions and religious donations	14. \$	0.00
5. Insurance.	·	0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	100.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	100.00
15d. Other insurance. Specify:	15d. \$	0.00
6. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16. \$	0.00
7. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	460.00
17b. Car payments for Vehicle 2	17b. \$	600.00
17c. Other. Specify: car	17c. \$	632.00
17d. Other. Specify:	17d. \$	0.00
3. Your payments of alimony, maintenance, and support that you did not report a		0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	0.00
Other payments you make to support others who do not live with you.	\$	850.00
Specify: child	19.	
Other real property expenses not included in lines 4 or 5 of this form or on Sc		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
Other: Specify: _pet care expenses	21. +\$	25.00
dog food	+\$	100.00
haircuts	+\$	60.00
car maintenance - 3 cars	+\$	90.00
	20 6	
2. Your monthly expenses. Add lines 4 through 21.	22. \$	6,872.00
The result is your monthly expenses.  Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	E 446 20
23b. Copy your monthly expenses from line 22 above.	23a. \$ 23b\$	5,146.39
230. Copy your monthly expenses from line 22 above.	۷٥υֆ	6,872.00
22a Subtract your monthly expanded from your monthly income		
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	-1,725.61
The result is your <i>monuny net income</i> .		, -
4. Do you expect an increase or decrease in your expenses within the year after	you file this form?	
For example, do you expect to finish paying for your car loan within the year or do you expect yo		ise or decrease because o
modification to the terms of your mortgage?		
■ No.		
☐ Yes.	<del></del>	<del></del>
Explain:		

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Steve Roberson		Case No.	
		Debtor(s)	Chapter	7

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNI	OER PENALTY (	OF PERJURY BY INDIVIDUAL DEBTOR	
	I declare under penalty of perj sheets, and that they are true and correct	•	ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	27
Date	March 14, 2015	Signature	/s/ Steve Roberson Steve Roberson Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

### United States Bankruptcy Court Northern District of Illinois

In re	Steve Roberson		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$11,060.00</b>	SOURCE <b>2015 Husband preferred meals</b>
\$48,000.00	2014 Husband preferred meals
\$29,000.00	wife 2014: Bellwood School District
\$7,200.00	2015: wife so far this year

B7 (Official Form 7) (04/13)

#### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2012: amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$??
\$0.00	2011: amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$?
\$0.00	2009: amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card
\$0.00	2013: amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$22

#### 3. Payments to creditors

#### None П

### Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Honor Finance 1731 Central St Evanston, IL 60201	DATES OF PAYMENTS every month	AMOUNT PAID \$460.00	AMOUNT STILL OWING \$16,000.00
Overland Bond 4701 W Fullerton Chicago, IL 60639	every month	\$630.00	\$11,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL DATE OF PAYMENT AMOUNT PAID RELATIONSHIP TO DEBTOR **OWING** 

 $<sup>^</sup>st$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING** Breach of

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION **Judgments** 

vs Debtor (See schedule F for details)

Contracts failure to pay for County, Illinois

goods and services rendered

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

**Daley Center, Circuit Court of Cook** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Bankruptcy Court Northern Dist. IL 219 S Dearborn Street 7th Floor Chicago, IL 60604

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR

Debtor timely pays directly the Bankruptcy Court Filing fee in money order(s) pursuant to Court Rules and/or Order.

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$335 Court Filing Fee debtor pays with a separate money order for \$335 made out to "US Bankruptcy Court" (which is separate and not included in the \$550 Law Firm Attorneys fees)

**Credit Counseling provider** 

debtor pays directly to the Credit **Counseling Course provider they** 

choose

\$25-60 Credit Counseling Course - debtor chooses his/her provider, each provider

charges different amounts for their services.

Law Firm Attorney Fees

debtor pays directly to Debtor **Education/Financial Management**  \$550 Law Firm Attorneys fees for Chapter 7 Bankruptcy pursuant to contract.

**Financial Management Course provider** 

provider they choose

\$15-60 Financial Management **Debtor Education Course** provider, debtor chooses his/her provider, each provider charges different amounts for their services.

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

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#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

LAW

docket number.

GOVERNMENTAL UNIT

NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records

of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRES

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

## 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

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### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 14, 2015 Signature /s/ Steve Roberson

Steve Roberson

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Steve Roberson		Case No.	
		Debtor(s)	Chapter	7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

property of the estate. Atta	ch additional pages if nec	ressary.)
Property No. 1		
Creditor's Name: Codilis & Associates		Describe Property Securing Debt: 505 N 9th Ave, Maywood II 60153 - home co-signed with mothr Loise Roberson - home went into forclosure and sale 2/2015
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (cl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as exempt
Property No. 2		
Creditor's Name: Honor Finance		Describe Property Securing Debt: Auto: chrysler 2008 300c over 86,000 - Honor Finance Location: 2223 n 74th ave Elmwood pk, IL 60707
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (cl	neck at least one):	
■ Reaffirm the debt	(for avample av	sid lian using 11 II S.C. 8 522(f))
☐ Other. Explain	(for example, avo	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
Claimed as Exempt		☐ Not claimed as exempt

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B8 (Form 8) (12/08)		<u></u>	Page 2
Property No. 3			
Creditor's Name: Overland Bond		Describe Property Securing Debt: Auto: mercedes benz 2004 c320 over 80,000 - Overland Bon Location: 505 n 9th ave	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11	U.S.C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed	l as exempt
PART B - Personal property subject Attach additional pages if necessary.		ee columns of Par	t B must be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury personal property subject to an un Date <u>March 14, 2015</u>	expired lease.	/s/ Steve Rober Steve Roberso Debtor	

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## **United States Bankruptcy Court** Northern District of Illinois

In re	e Steve Roberson		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	NSATION OF ATTOR	RNEY FOR DI	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 paid to me within one year before the filing of the petitibehalf of the debtor(s) in contemplation of or in connect	on in bankruptcy, or agreed to be	e paid to me, for serv		
	For legal services, I have agreed to accept			550.00	
	Prior to the filing of this statement I have received		\$	550.00	
	Balance Due		\$	0.00	
2.	\$ 0.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul><li>a. Analysis of the debtor's financial situation, and rend</li><li>b. Preparation and filing of any petition, schedules, stat</li><li>c. Representation of the debtor at the meeting of credit</li><li>d. [Other provisions as needed]</li></ul>	tement of affairs and plan which	may be required;		
7.	By agreement with the debtor(s), the above-disclosed fe	ee does not include the following	service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of an bankruptcy proceeding.	ny agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
Date	ed: <b>March 14, 2015</b>	/s/ S. M. de Rath,	Esq.		
		S. M. de Rath, Esc Attorney S.M.de F 233 S. Wacker Dr, Chicago, IL 60606 312-283-8606	q. 6206809 Rath, Esq. , 84th FL		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court**

		ern District of Illinois		
In re	Steve Roberson		Case No.	
		Debtor(s)	Chapter 7	•
	CERTIFICATION OF NO UNDER § 342(b) O	OTICE TO CONSUM OF THE BANKRUPT	`	5)
Code.	Cert I (We), the debtor(s), affirm that I (we) have receive	ification of Debtor yed and read the attached n	otice, as required by	§ 342(b) of the Bankruptcy
	Roberson	X /s/ Steve Robe	erson	March 14, 2015
Printed	d Name(s) of Debtor(s)	Signature of D	ebtor	Date
Case N	No. (if known)	X		
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## **United States Bankruptcy Court**Northern District of Illinois

		Not then District of Inmois			
In re	Steve Roberson		Case No.		
		Debtor(s)	Chapter 7		
	VE	RIFICATION OF CREDITOR N	MATRIX		
		Number of	f Creditors:	52	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	March 14, 2015	/s/ Steve Roberson Steve Roberson			

Aaron Sales & Lease Ow 1015 Cobb Place Blvd. Kennesaw, GA 30144

America's Fi 1415 W 22nd St. Oak Brook, IL 60523

Arnold Scott Harris PC 111 West Jackson Blvd Suite 600 Chicago, IL 60604-4134

Arnoldharris 111 West Jackson B Chicago, IL 60604

Attorney General UNEM Div Bureau of Unemployment 33 S. State Street- Suite 992 Chicago, IL 60603

Bank of America Home Loans PO Box 5170 Simi Valley, CA 93062

Barnes Auto 2125 N Cicero Chicago, IL 60639

BYL Collection Services P.O.Box 569 Malvern, PA 19355-0569

Cisco, Inc 1702 Townhurst Dr Houston, TX 77043

City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292 Codilis & Associates 15W030 North Frontage Rd, Suite 100 Willowbrook, IL 60527

Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181

Continental Furn Attn:Collections 2743 W 36th Place Chicago, IL 60632

Deutsche Bank 15W030 North Frontage Rd Suite 100 Willowbrook, IL 60527

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241

Experian
Bankruptcy Dept
P.O.Box 2002
Allen, TX 75013

Gottlieb Memorial Hospital P.O.Box 74867 Chicago, IL 60694-4867

Harris & Harris 600 W Jackson Blvd, Suite 400 Chicago, IL 60661

Honor Finance 1731 Central St Evanston, IL 60201 Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762

IL Dept of Human Services 401 S. Clinton Street (800) 843-6154 Chicago, IL 60607

Illinois Tollway 2700 Ogden Ave Downers Grove, IL 60515

Internal Revenue Service P.O.Box 909 Holtsville, NY 11742

IRS 24th ave kansas city mo, MO 64999

Keynote Consulting 220 West Campus Drive Suite 102 Arlington Heights, IL 60004

Keynote Consulting Inc Accounts Receivable Management 220 W. campus Drive, Suite 102 Arlington Heights, IL 60004

Landlord

Law Offices of Firsel Schain Brown 222 N. LaSalle #1910 for Bee Bindery Inc Chicago, IL 60601

Law Offices of Gibson & Sharps 9420 Bunsen Parkway Louisville, KY 40220

Law Offices of Ira Nevel 175 N. Franklin #201 First Union National Bank Chicago, IL 60606

Law Offices of Keith Shindler 1990 E algonquin #180 Schaumburg, IL 60173

Law Offices of Markoff Krasney for Overland Bond 29 S. Wacker Drive #550 Chicago, IL 60606

Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152

Loise M. Roberson 505 N. 9th Ave Maywood, IL 60153

Loise Mae Roberson

loyola hospital 2160 s 1st ave maywood, IL 60153

Loyola University Medical Center P.O.Box 3021 Milwaukee, WI 53201-3021

mary kay 504 n james elgin, IL 60123

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Metropltn Au 2212 W 147th St Dixmoor, IL 60426 Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310

Northland Group Inc P.O. Box 390846 Minneapolis, MN 55439

Overland Bond 4701 W. Fullerton Ave. Chicago, IL 60639

Peoples Gas Chicago, IL 60687-0001

Pinnacle Credit Service Attn: Bankruptcy Po Box 640 Hopkins, MN 55343

Planet Fitness 1961 N. Mannheim Rd Melrose Park, IL 60160

S.J. Hasanain M.D. P.C. 675 North Ave, Ste 309 Melrose Park, IL 60160-1623

Sprint 6360 Sprint Pkwy Overland Park, KS 66251

State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385

TransUnion
Bankruptcy Department
P.O.Box 1000
Chester, PA 19022

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University of Illinois Medical Cent Patient Accounts POBOx 12199 Chicago, IL 60612-0199